

United States Bankruptcy Court
Eastern District of Virginia

In re Annette Barksdale

Debtor(s)

Case No. 13-36383
Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: Soc. Sec. No. amended. [**If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on _____.***]
 Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
 Schedule A - Real Property
 Schedule B - Personal Property
 Schedule C - Property Claimed as Exempt
Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (*\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) **Check applicable statement(s):**
 Creditor(s) added Creditor(s) deleted
 Change in amounts owed or classification of debt
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
 Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.
 Schedule G- Executory Contracts and Unexpired Leases
 Schedule H - Codebtors
 Schedule I - Current Income of Individual Debtor(s)
 Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

***Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]**

Statement of Financial Affairs
 Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____.
Date: January 3, 2014

/s/ Christopher M. Winslow

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]
State Bar No.: **76156**
Mailing Address: **Winslow & McCurry, PLLC**
1324 Sycamore Sq. Suite 202 C
Midlothian, VA 23113
Telephone No.: **804-423-1382**

In re **Annette Barksdale**Case No. 13-36383

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Wells Fargo \$57.00 Savings Account - Wells Fargo \$30.00	-	87.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Reading Books and Misc. Wall Pictures	-	200.00
6. Wearing apparel.		Clothes	-	400.00
7. Furs and jewelry.		Costume Jewelry \$100 Engagement Ring and Wedding Band \$2,000	-	2,100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	4,887.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Annette Barksdale**Case No. 13-36383

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	401k		-	130,000.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		All Federal and State Tax Refunds including tax year 2013 Anticipitated \$7,000 1/2 Interest \$3,500	-	3,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Sub-Total > (Total of this page)	133,500.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Annette Barksdale**Case No. 13-36383

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Lexus ES350 66,000 Miles	-	15,216.00
		2008 Ford F-150 56,000 Miles Co-Signer/Husband	-	8,063.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 Dog	-	10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			Sub-Total > (Total of this page)	23,289.00
			Total >	161,676.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Annette Barksdale, Case No. 13-36383
 Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Location: 15219 Windy Ridge Road, Midlothian VA 23112	Va. Code Ann. § 34-4	1.00	239,700.00
Current Market Analysis - \$239,700 Tax Assessment - \$242,600 Zillow Range - \$234,000 - \$259,000			
Cash on Hand			
Cash	Va. Code Ann. § 34-4	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account - Wells Fargo \$57.00 Savings Account - Wells Fargo \$30.00	Va. Code Ann. § 34-4	117.00	87.00
Household Goods and Furnishings			
Household Goods	Va. Code Ann. § 34-26(4a)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectibles			
Reading Books and Misc. Wall Pictures	Va. Code Ann. § 34-4	1.00	200.00
Wearing Apparel			
Clothes	Va. Code Ann. § 34-26(4)	400.00	400.00
Furs and Jewelry			
Costume Jewelry \$100 Engagement Ring and Wedding Band \$2,000	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(1a)	1.00 2,000.00	2,100.00
Other Liquidated Debts Owing Debtor Including Tax Refund			
All Federal and State Tax Refunds including tax year 2013 Anticipitated \$7,000 1/2 Interest \$3,500	Va. Code Ann. § 34-4	3,500.00	3,500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2008 Lexus ES350 66,000 Miles Co-Signer/Husband	Va. Code Ann. § 34-4	1.00	15,216.00
2008 Ford F-150 56,000 Miles	Va. Code Ann. § 34-4	1.00	8,063.00
Animals			
1 Dog	Va. Code Ann. § 34-26(5)	10.00	10.00

Total: 8,132.00 271,376.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 1,575.00
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 87.24
b. Water and sewer		\$ 60.00
c. Telephone		\$ 78.39
d. Other <u>See Detailed Expense Attachment</u>		\$ 401.03
3. Home maintenance (repairs and upkeep)		\$ 100.00
4. Food		\$ 541.25
5. Clothing		\$ 100.00
6. Laundry and dry cleaning		\$ 43.33
7. Medical and dental expenses		\$ 212.00
8. Transportation (not including car payments)		\$ 440.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 100.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 0.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 166.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Personal Property \$365 Year</u>		\$ 30.41
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 366.18
b. Other <u>See Detailed Expense Attachment</u>		\$ 611.78
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other		\$ 0.00
Other		\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 4,912.61
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 4,736.12
b. Average monthly expenses from Line 18 above		\$ 4,912.61
c. Monthly net income (a. minus b.)		\$ -176.49

B6J (Official Form 6J) (12/07)
In re Annette Barksdale

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	\$ 134.60
Cable	\$ 78.39
Internet	\$ 78.39
Gas	\$ 36.65
Garbage	\$ 38.00
Pest Control	\$ 35.00
Total Other Utility Expenditures	\$ 401.03

Other Installment Payments:

Grooming & Personal Hygiene	\$ 96.00
Misc. Expenses	\$ 100.00
Vehicle Upkeep	\$ 100.00
Husband Vehicle Payment	\$ 250.00
Community Association Due	\$ 65.78
Total Other Installment Payments	\$ 611.78

United States Bankruptcy Court
Eastern District of Virginia

In re Annette Barksdale

Debtor(s)

Case No. 13-36383
Chapter 7

AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date January 3, 2014

Signature /s/ Annette Barksdale
Annette Barksdale
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571